

Aetna Supplemental Health Plans



Accident | Critical Illness | Hospital Indemnity





We are here for you:

“

Life happens. Which is why I got Aetna Supplemental Health Plans — they enhance my medical coverage. My premiums are very affordable — and well worth the cost for the extra layer of security.

— K. Searock*

”



Extra help when it's needed most

Medical insurance pays your provider.
Aetna **Supplemental Health Plans** pay you.

Use the money to pay for:



Medical
deductibles



Mortgage
rent

or



Groceries



Car payment



Daycare and more

Key plan details

What you should know:

- Coverage is effective September 1, 2024.
 - You can enroll your spouse and dependent child(ren).
 - Benefits paid for new medical events that occur on or after the effective date.
 - No pre-existing condition limitations.
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Affordable group rates | Guaranteed issue | No doctor exam or medical questions

Aetna Accident Plan



"If you've got kids — you need this plan. It's just a few dollars from each paycheck — and I don't even miss it..."

— S. Howell



Aetna Accident Plan

Benefits for:

- Initial care treatment
- Ambulance
- X-rays & medical imaging
- Follow-up care treatment
- Therapy services
- Traumatic brain injury
- Fractures & dislocations
- Inpatient hospital treatment
- Surgical care
- Burns
- Paralysis
- Accidental death & dismemberment
- Organized sports*

...and more! See the plan summary for a full list of benefits and details.

*An additional benefit percentage is paid if a covered member is injured while participating as a registered member of an organized sporting activity. Some benefits are excluded from the additional benefit percentage.


How it works





- Designed to help cover out-of-pocket costs related to an accident that happens on or off the job — on or after the plan's effective date
- Cash benefits paid for a variety of accidental injuries and treatment
- Two plan options available

Jake's story

Aetna Low Accident Plan example*

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Jake's child fell and ended up with a broken leg.
- 

Between the ER visit, surgery and physical therapy, the bills added up.
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Luckily, they're members of the Aetna Accident Plan and got paid cash benefits, which helped a lot with those extra costs.

Be better prepared like Jake




Jake used the cash towards their medical deductible – and household bills.


Covered care	Benefit
ER visit	\$150
X-ray	\$50
Surgery for torn knee cartilage	\$750
Crutches (appliances)	\$100
Follow-up doctor visit	\$50
Physical therapy (six visits)	\$150
Total benefits paid	\$1,250


*This example is illustrative and does not reflect a participant's actual experience. Benefits are paid to members with active coverage at the time of the event.

Heather's story

Aetna High Accident Plan example*

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Heather's teen, Damar, broke a leg during a school soccer game.
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Between the ER visit, surgery, and physical therapy, the bills really added up.
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They're members of the Aetna Accident Plan – and got paid cash benefits. Today, Damar's back in the game.

Be better prepared like Heather



Heather got cash benefits to help pay doctors' bills, deductibles and prescriptions – plus the monthly car payment.

Covered care	Benefit
ER visit	\$200
X-ray	\$75
Surgery for a broken leg	\$6,000
Crutches (appliances)	\$150
Follow-up care visit	\$50
Physical therapy (six visits)	\$210
Organized sports** (+25%)	\$1,671.25
Total benefits paid	\$8,356.25

*This example is illustrative and does not reflect a participant's actual experience. Benefits are paid to members with active coverage at the time of the event.

**An additional benefit percentage is paid if a covered member is injured while participating as a registered member of an organized sporting activity.

Aetna Critical Illness Plan



"You owe it to yourself to cover yourself. You never know when something unexpected is going to happen..."

– K. Searock



Aetna Critical Illness Plan

Benefits for:

- Heart attack
- Stroke
- Invasive cancer
- Organ failure
- Coronary bypass
- Non-invasive cancer & skin cancer
- Recurrence diagnosis (same illness)*
- Subsequent diagnosis (different illness)**
- Paralysis
- Lupus
- Parkinson's and Alzheimer's
- Multiple sclerosis
- Childhood illnesses
- Infectious diseases***
- Loss of speech, sight or hearing
- Coma
- Health screening – **\$100**

...and more! See the plan summary for a full list of benefits and details.

*Recurrence illness diagnosis must occur at least 90 days after the initial diagnosis. Recurrence of cancer must be at least 90 treatment-free days after initial diagnosis.

**Subsequent illness diagnosis does not require additional waiting period.

***Some infectious diseases, including coronavirus, require a hospital stay of at least five days for benefits to be paid.


How it works





- Pays a lump-sum cash benefit for the diagnosis of a covered serious illness
- Benefit paid depends on diagnosed condition – full or partial face value
- Three plan options available, with a maximum benefit of \$10K, \$20K or \$30K per diagnosis
- Benefits for spouse are 100% and dependent children are based on 50% of employee's benefits
- Rates based on employee's age and tobacco user status.

Loretta's Story

Aetna Low \$10K Critical Illness Plan example*

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Loretta was diagnosed with breast cancer after a routine mammogram.
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The treatment and doctor bills piled up, adding to Loretta's stress.
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Loretta has the Aetna Critical Illness Plan – and got paid cash benefits, helping her pay the bills.

Be better prepared like Loretta




Loretta was able to use the cash for medical bills, plus extras like childcare and the mortgage.


Covered care	Benefit
Health screening	\$100
Cancer diagnosis (<i>invasive</i>)	\$10,000
Total benefits paid	\$10,100


*This example is illustrative and does not reflect a participant's actual experience. Benefits are paid to members with active coverage at the time of the event.

Hung's Story

Aetna High \$30K Critical Illness Plan example*

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Hung suffered a heart attack, despite a healthy diet.
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Six months later, Hung had a stroke. A full recovery is expected, but – those bills.
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Hung has the Aetna Critical Illness Plan and got paid cash benefits. Hung can now focus on what matters most — getting better.

Be better prepared like Hung



Hung was able to use the cash towards medical bills and extras, like the mortgage and a gym membership.

Covered care	Benefit
Heart attack	\$30,000
Stroke (<i>subsequent diagnosis</i>)**	\$30,000
Total benefits paid	\$60,000

*This example is illustrative and does not reflect a participant’s actual experience. Benefits are paid to members with active coverage at the time of the event.

**Subsequent illness diagnoses do not require additional waiting periods.

Aetna Hospital Indemnity Plan



"...I'm so relieved we have this added protection. You never know if you'll need it. But you'll be glad if you do!"

– R. Brady



Aetna Hospital Indemnity Plan

Benefits for:

- Initial hospital admission*
- Daily inpatient hospital stays**
- Daily inpatient stays in rehabilitation, substance abuse and mental disorder facilities**
- Routine newborn care
- Observation room (one day per plan year)
- Health screening – **\$50**

...and more! See the plan summary for a full list of benefits and details.

*Hospital admission benefits are paid for the initial day of an inpatient stay and are unlimited but must be separated by 30 days.

**Daily stays start on day one of an inpatient stay and count toward a combined maximum of 30 days per plan year.
ICU daily stays pay higher benefits.


How it works





- Designed to help cover out-of-pocket costs for a planned or unplanned hospitalization – including admissions for childbirth
- Cash benefits paid for a covered hospitalization and daily stays
- Three plan options available

Manuel's story

Aetna Low Hospital Indemnity Plan example*

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Manuel went to the hospital with appendicitis.
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The hospital bill for being admitted for emergency surgery was painful. Yikes!
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Manuel's a member of the Aetna Hospital Indemnity Plan and got paid cash benefits. Today, Manuel's fully recovered.

Be better prepared like Manuel



Manuel was able to use the cash towards medical bills plus extras, like groceries and rent.

Covered care	Benefit
Hospital admission (<i>initial day</i>)**	\$1,000
Daily hospital stay (<i>non-ICU, 3 days total</i>)***	\$450
Total benefits paid	\$1,450


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**Hospital admission benefits are paid for the initial day of an inpatient stay and are unlimited but must be separated by 30 days.


***Daily stays start on day one of an inpatient stay and count toward a combined maximum of 30 days per plan year. ICU daily stays pay higher benefits.

Monique’s story

Aetna High Hospital Indemnity Plan example*

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Monique is thrilled to be expecting twins.
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But Monique knows hospital stays can be pricey.
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Fortunately, Monique’s a member of the Aetna Hospital Indemnity Plan and got paid cash benefits — doubling the family’s excitement.

Be better prepared like Monique



Monique used the cash towards out-of-pocket delivery bills and a new double stroller.

Covered care	Benefit
Hospital admission (<i>initial day</i>)**	\$2,000
Daily hospital stay (<i>non-ICU, 3 days total</i>)***	\$450
Newborn routine care (<i>2 births</i>)	\$400
Total benefits paid	\$2,850

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**Hospital admission benefits are paid for the initial day of an inpatient stay and are unlimited but must be separated by 30 days.

***Daily stays start on day one of an inpatient stay and count toward a combined maximum of 30 days per plan year. ICU daily stays pay higher benefits.

Health screening benefit

Rewards for taking better care of your health



The Aetna Critical Illness **pays you \$100**, and Hospital Indemnity Plan **pays you \$50** for completing one of these covered health screenings – that's up to **\$150** if you have both plans.*

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|---|---|---|--|
| <ul style="list-style-type: none">• Biopsies for cancer• Blood chemistry panel• Bone marrow screening• Bone mass density measurement (DEXA, DXA)• Breast MRI• Breast sonogram• Breast ultrasound• Cancer antigen 125 blood test for ovarian cancer (CA 125)• Cancer antigen 15-3 blood test for breast cancer (CA 15-3)• Carotid doppler ultrasound• Chest X-ray (CXR)• Carcinoembryonic antigen blood test for colon cancer (CEA) | <ul style="list-style-type: none">• Clinical testicular exam• Colonoscopy• Complete blood count (CBC)• COVID-19 approved tests• Cytologic screening• Dental exam• Digital rectal exam (DRE)• Doppler screening for cancer• Doppler screenings for peripheral vascular disease (also known as arteriosclerosis)• Echocardiogram (ECHO)• Electrocardiogram (EKG, ECG)• Electroencephalogram (EEG)• Endoscopy• Eye exam | <ul style="list-style-type: none">• Fasting blood glucose test• Fasting plasma glucose test• Flexible sigmoidoscopy• Hearing test• Hemocult stool analysis• Hemoglobin A1C• Human papillomavirus vaccination (HPV)• Infectious disease testing• Immunizations• Lipoprotein profile (serum plus HDL, LDL, total cholesterol, and triglycerides)• Mammography• Oral cancer screening• Pap smear• Prostate specific antigen (PSA) test• Routine health check-up exam | <ul style="list-style-type: none">• Serum protein electrophoresis (blood test for myeloma)• Skin cancer biopsy• Skin cancer screening• Skin exam• Stress test on bicycle or treadmill• Successful completion of smoking cessation program• Test for sexually transmitted infections (STIs)• Thermography• ThinPrep pap test• Two-hour post-load plasma glucose test• Ultrasound for cancer detection• Ultrasound screening for abdominal aortic aneurysms• Virtual colonoscopy |
|---|---|---|--|

*Benefits available once per member per year per plan. See the plan summary for details.

Members conveniently manage their plans online

► Download the **My Aetna Supplemental** app or visit **MyAetnaSupplemental.com**

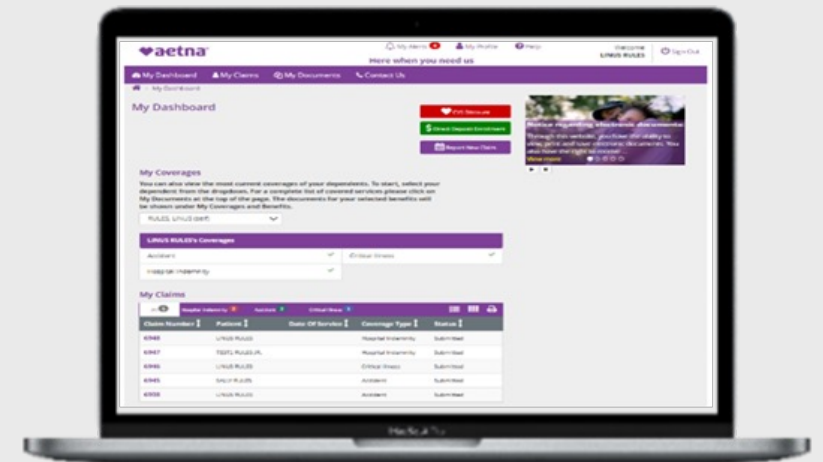
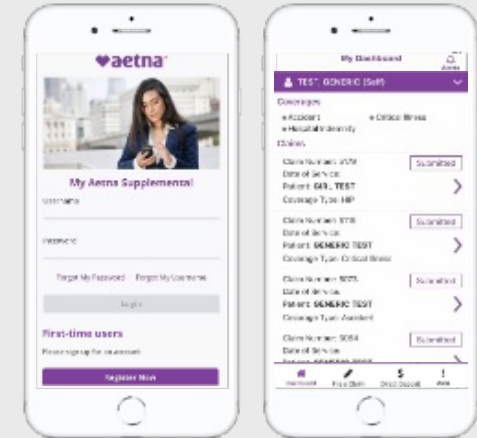
At your fingertips:

- **Facial and/or thumbprint recognition** on app
- Upload documents, submit claims online and track status
- View and download supplemental **plan documents**
- Contact us through email or through our **chat function**
- Access Aetna® **discount programs**

Pro Tips:

- ✓ **Sign up for direct deposit** and get your money even faster
- ✓ **Use a personal email address** and stay up to date if you leave your company

Download
the **My Aetna Supplemental** app





Members enjoy an Aetna Simplified Claims Experience™

1

You experience a covered medical event and file a claim on the **My Aetna Supplemental** app or at **[MyAetnaSupplemental.com](https://www.aetna.com/MyAetnaSupplemental.com)**.

2

You upload a file or take a picture of the requested documentation as part of the online claim's process.*

3

We use your medical documents to process the supplemental health claim.

4

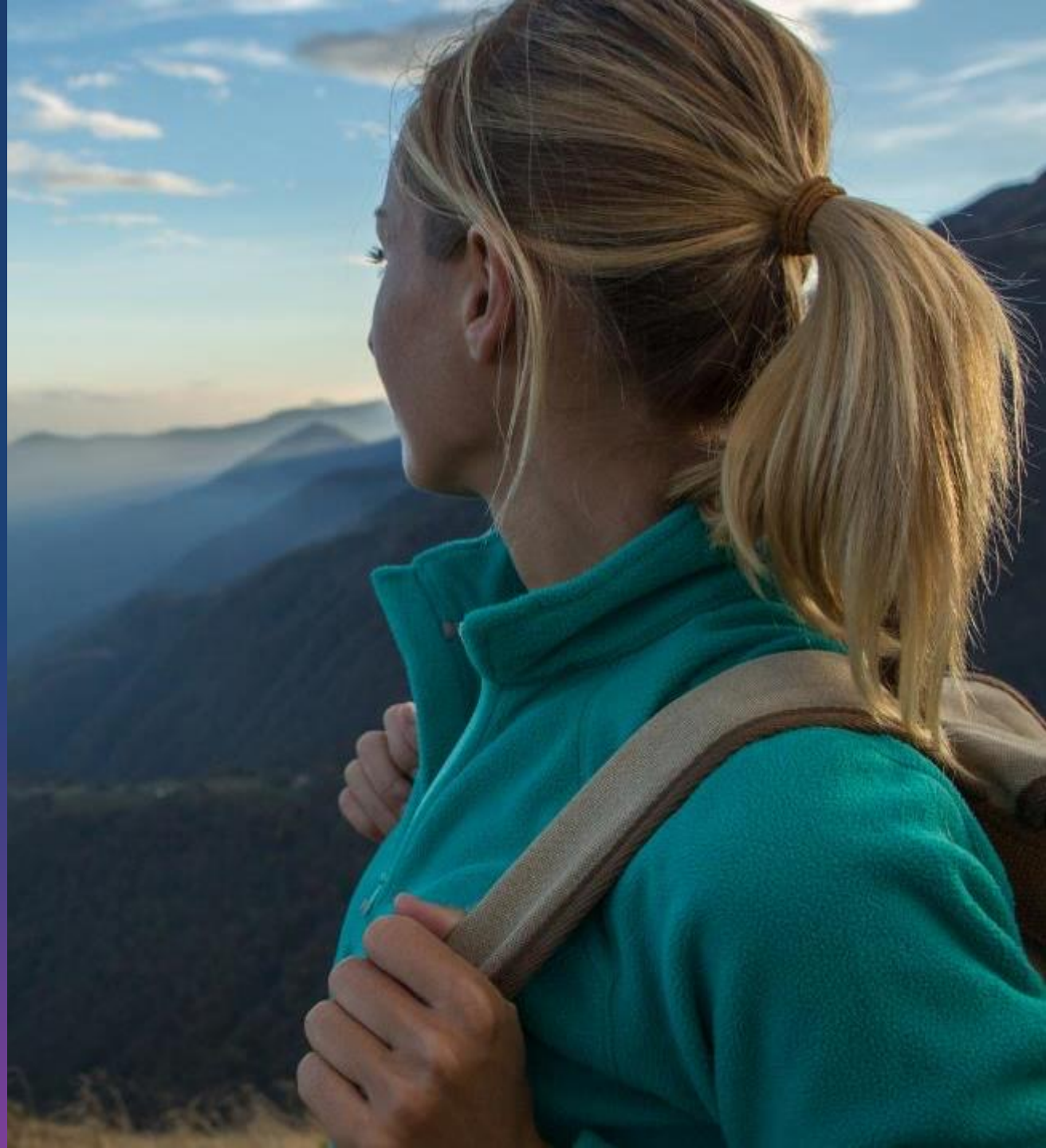
Once the claim is approved, we send the benefits directly to you by a check or direct deposit.

*Supporting medical documentation includes itemized bill or Uniform Medical Billing Form 2004 (UB04). Please note, an Explanation of Benefits (EOB) is not an accepted document

Member services support

We're here to help!

- Toll free number for plan questions:
1-800-800-8121 (TTY: 711)
- Knowledgeable customer service representatives
- Convenient hours of operation, Monday – Friday, 8AM – 6PM in all time zones
- Translation support in Spanish and other languages available



Questions?
Next steps

Thank you!



Legal disclaimer

THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. This plan provides limited benefits. It pays fixed dollar benefits for covered services without regard to the health care provider's actual charges. The benefits payments are not intended to cover the full cost of medical care. Members are responsible for making sure the providers' bills get paid. These benefits are paid in addition to any other health coverage members may have. **THIS PLAN DOES NOT COUNT AS MINIMUM ESSENTIAL COVERAGE UNDER THE AFFORDABLE CARE ACT.**

Policies are insured by Aetna Life Insurance Company (Aetna). Not all services are covered. See plan documents for a complete description of benefits, exclusions and limitations of coverage. Plan features and availability may vary by location and are subject to change. Refer to [Aetna.com](https://www.aetna.com) for more information about Aetna® plans.

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Exclusions and limitations : These plans have exclusions and limitations and are subject to United States economic and trade sanctions. See the plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. The following is a partial list of services and supplies that are generally not covered. However, the plan may contain exceptions to this list based on state mandates or the plan design purchased.

Accident Plan: Certain competitive or recreational activities, including but not limited to: ballooning, bungee jumping, parachuting, skydiving; Any semi-professional or professional competitive athletic contest, including officiating or coaching, for which you receive any payment; Act of war, riot, war; Operating, learning to operate or serving as a pilot or crew member of any aircraft, whether motorized or not; Assault, felony, illegal occupation, or other criminal act; Bacterial infections that are not caused by a cut or wound from an accidental injury; Care provided by immediate family members or any household member; Elective or cosmetic surgery; Nutritional supplements; Suicide or attempt at suicide, intentionally self-inflicted injury, or any attempt at self-inflicted injury, or any form of intentional asphyxiation, except when resulting from a diagnosed disorder; Violating any cellular device use laws of the state in which the accident occurred, while operating a motor vehicle; Accidental injury sustained while intoxicated or under the influence of any drug intoxicant, including those prescribed by a physician that are misused; We will not pay any benefits for a service or supply rendered or received that are not specifically covered or not related to an accidental injury. The stay, visit or service must be on or after the effective date of coverage, while coverage is in force and take place in the United States or its territories.

Critical Illness Plan: Suicide or attempt at suicide, intentional self-inflicted injury or sickness, any attempt at intentional self-inflicted injury, injury caused by a self-inflicted act or sickness, while sane or insane; except when resulting from a diagnosed disorder in the most current version of the Diagnostic and Statistical Manual (DSM); Being under the influence of a stimulant (such as amphetamines or pitrates), depressant, hallucinogen, narcotic or any other drug intoxicant, including those prescribed by a physician that are misused by the insured person; except when resulting from a diagnosed disorder in the most current version of the DSM; Engaging in an assault, felony, illegal occupation or other criminal act; Any act of war, whether declared or not, or voluntary participation in a riot, rebellion or civil insurrection.

Legal disclaimer

Hospital Indemnity Plan: Certain competitive or recreational activities, including but not limited to: Ballooning, bungee jumping, parachuting, skydiving; Any semi-professional or professional competitive athletic contest, including officiating or coaching, for which you receive any payment; Act of war, riot, war; Operating, learning to operate or serving as a pilot or crew member of any aircraft, whether motorized or not; Assault, felony, illegal occupation, or other criminal act; Care provided by a spouse, parent, child, sibling or any other household member; Cosmetic services and plastic surgery, with certain exceptions; Custodial Care; Hospice services, except as specifically provided in the Benefits under your plan section of the certificate; Self-harm, suicide, except when resulting from a diagnosed disorder; Violating any cellular device use laws of the state in which the accident occurred, while operating a motor vehicle; Care or services received outside the United States or its territories; Experimental or investigational drugs, devices, treatments, or procedures; Education, training or retraining services or testing; Accidental injury sustained while intoxicated or under the influence of any drug intoxicant; Exams except as specifically provided in the Benefits under your plan section of the certificate; Dental and orthodontic care and treatment; Family planning services; Any care, prescription drugs, and medicines related to infertility; Nutritional supplements, including but not limited to: food items, infant formulas, vitamins; Outpatient cognitive rehabilitation, physical therapy, occupational therapy, or speech therapy for any reason; Vision-related care.

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This material is for information only. Not all health services are covered, and coverage is subject to applicable laws and regulations. These are sample plan designs. State variations may apply. Benefits paid vary by specific services. Plan features, rates, eligibility and availability may vary by location and are subject to change. Providers are independent contractors and are not agents of Aetna. Aetna does not provide care or guarantee access to health services. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to [Aetna.com](https://www.aetna.com).

Policy forms issued in Idaho include: GR-96172, GR-96842, GR-96844 and AL VOL HPOL-Hosp 01.

Policy forms issued in Missouri include: GR-96842 01, 96844 01, AL HCOC-VOL CI 01 and AL HPOL-VOL CI 01, GR-96172 01 and AL VOL HPOL-Hosp 01.

Policy forms issued in Oklahoma include: GR-96842, GR-96843 AL HCOC-VOL CI 01, and AL HPOL-VOL CI 01, GR-96844, GR-96172 and AL VOL HPOL-Hosp 01